

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Jay Bruce Campbell**  
**Gretchen Sue Campbell**  
Debtor(s)

Bankruptcy Case No.: 18-11270-TPA  
Per November 12, 2019 Proceeding  
Chapter: 13  
Docket No.: 44 - 31, 36  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 4, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,470.00 as of November 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: 1) No further payments to following secured claims because of surrender of collateral in amended plan. All prior payments ratified and confirmed: Ally Financial: (Claim No. 1).  
  
2) The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$2,609.52 (9.7%).

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: November 14, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jay Bruce Campbell  
 Gretchen Sue Campbell  
 Debtors

Case No. 18-11270-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: jmar  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db/jdb  
 14963793 +Jay Bruce Campbell, Gretchen Sue Campbell, 8238 Lamor Road, Mercer, PA 16137-3116  
 14995363 +Aes / Pheaa, PO Box 61047, Harrisburg, PA 17106-1047  
 +Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 14963797 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 14963798 +Citi, PO Box 6217, Sioux Falls, SD 57117-6217  
 14992402 Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 15140107 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 14963802 +Mercury Card / Fb&t / Tsys, PO Box 84064, Columbus, GA 31908-4064  
 14979297 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14963803 +Penn-Ohio Associates in Anesthesiology, 740 East State Street, Sharon, PA 16146-3328  
 14992268 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14992422 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  
 14963809 +Wakefield & Associates, PO Box 50250, Knoxville, TN 37950-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14970049 E-mail/Text: ally@ebn.phinsolutions.com Nov 15 2019 04:05:40 Ally Bank, PO Box 130424,  
 Roseville MN 55113-0004  
 14963794 +E-mail/Text: ally@ebn.phinsolutions.com Nov 15 2019 04:05:40 Ally Financial,  
 PO Box 380901, Bloomington, MN 55438-0901  
 14963795 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2019 04:02:10 Capital One,  
 15000 Capital One Drive, Richmond, VA 23238  
 14983887 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2019 04:03:23  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14963796 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2019 04:04:36 Capital One N.A.,  
 PO Box 30285, Salt Lake City, UT 84130-0285  
 14963799 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 15 2019 04:07:11  
 Comenity Capital Bank / Game Stop, PO Box 182120, Columbus, OH 43218-2120  
 14963800 E-mail/Text: mrdiscen@discover.com Nov 15 2019 04:06:34 Discover Financial Services LLC,  
 PO Box 15316, Wilmington, DE 19850  
 14992402 E-mail/Text: G06041@att.com Nov 15 2019 04:08:27 Directv, LLC,  
 by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008  
 14978882 E-mail/Text: mrdiscen@discover.com Nov 15 2019 04:06:34 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14963801 +E-mail/Text: bk@lendingclub.com Nov 15 2019 04:08:30 Lending Club Corporation,  
 71 Stevenson, San Francisco, CA 94105-2985  
 14992549 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2019 04:02:19  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14964237 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2019 04:03:34  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14963804 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 15 2019 04:03:32  
 Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1,  
 Norfolk, VA 23502-4952  
 14963805 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 15 2019 04:08:24 Quicken Loans,  
 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14982063 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 15 2019 04:08:24 Quicken Loans Inc.,  
 635 Woodward Avenue, Detroit, MI 48226-3408  
 14996629 +E-mail/Text: bncmail@w-legal.com Nov 15 2019 04:08:08 SYNCHRONY BANK,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 14963806 +E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 04:02:00 Synch / Amazon, PO Box 965015,  
 Orlando, FL 32896-5015  
 14963807 +E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 04:04:27 Synch / Walmart, PO Box 965024,  
 Orlando, FL 32896-5024  
 14963808 +E-mail/PDF: gecsedirecoverycorp.com Nov 15 2019 04:04:27 Synchrony Bank,  
 950 Forrer Boulevard, Kettering, OH 45420-1469

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Quicken Loans Inc.  
 cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: jmar  
Form ID: 149

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Nov 14, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

Daniel P. Foster on behalf of Joint Debtor Gretchen Sue Campbell dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Jay Bruce Campbell dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5